PREPARED BY 6 RETURN TO:
AUSTIN LAW FIRM, P.A.
ATTORNEYS AT LAW
6928 COBBLESTONE DRIVE, SUITE 100 SOUTHAVEN, MS. 38672 552-890-7575

State of Mississippi County of DeSoto

36 7/07/06 9:33:08 BK 533 PG 325 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

SPECIAL WARRANTY DEED

For and inconsideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, The Bank of New York, as Trustee for the holders of the EQCC Asset Backed Certificates, Series 2001-1F, , (hereinafter called "Grantor") does hereby sell, convey, specially warrant and deliver unto Gemini Investments, LLC (hereinafter called "Grantee"), the following described property situated in DeSoto County, Mississippi, to wit:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR LEGAL DESCRIPTION

Commonly known as: 7135 Pecan Ridge EAS, Southaven, MS, 38671

This conveyance is made subject to any and all reservations, restrictions, easements, exceptions, covenants and conditions of record, including any mineral, oil or gas reservations and any covenants or restrictions of record.

local governments affecting the use of occupancy of the subject property

Taxes for the current year have been pro-rated as of this date and are hereby assumed by the Grantee herein. This conveyance is also subject to zoning and/or other land use regulations promulgated be federal, state of WITNESS THE SIGNATURE of the Grantor on this The Bank of New York, as Trustee for the holders of the EQCC Asset Backed Certificates, Series 2001 LF CHERYL E. KRUEGER, DOC. CONTROL OFFICER State of CHERYL E. KRUEGER, DOC. CON who is the fundersigned authority in and for the jurisdiction aforesaid, of The Bank of New York, as of The Bank of New York, as

Trustee for the holders of the EQCC Asset Backed Certificates, Series 2001-1F who acknowledged that he/she signed, executed and delivered the above and foregoing instrument on the day and year therein mentioned on behalf of said The Bank of New York, as Trustee for the holders of the EQCC Asset Backed Certificates, Series 2001-1F uthorized so to do and act. eing first duly a

ny hand and official seal on the

of the bublic for the state of My commission expires:

Address of Grantee: 920 Lindsey Cv

Southaven, MS 71 890-7575 38671 This instrument was drafted by and

810 Crescent Centre Drive, Suite 280

Franklin, TN 37067 File #: NSR-060100024S (770)955-1763

LandCastle Title, LLC

NOTARY PUBLIC IUTHA KHAMSOURINH 3815 So. West Temple Salt Lake City. Utan 84115 My Commission Expires November 2, 2008 STATE OF UTAH

Address of Grantor: 810Corporate Centre Franklin, TN 37067 #615-503-9901

REO_MS_SpecialWarrantyDeed.rdw

NSR-060100024S

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Exhibit "A"

Lot 47, PECAN GROVE SUBDIVISION, a subdivision, in Section 29, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 28, Pages 23-24, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property, Being the same property conveyed to Cynthia T. Walker, in Book 350, Page 451, Register's office of DeSoto County, Mississippi.